



Order Filed on March 28, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Robert McEady

Debtor(s)

Case No.: 17-28107

Chapter: 13

Judge: ABA

ORDER REGARDING REQUEST FOR EXEMPTION FROM:


☐ CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)

☒ PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1)

☒ REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED UNDER U.S.C. § 1328(a)

The relief set forth on the following pages, numbered two (2) and three (3) is **ORDERED**.

DATED: March 28, 2022



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

X The debtor's request is GRANTED; the debtor is hereby exempt from:

- ☐ obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
- ☒ participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)1(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23),
- ☒ filing a Certification in Support of Discharge concerning Domestic Support Obligation as required by 11 U.S.C. § 1328(a).

 The debtor's request for an exemption is DENIED, and

- ☐ the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
- ☐ the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*,
- ☐ the debtor must file a *Certification in Support of Discharge* concerning domestic support obligations as required under 11 U.S.C. § 1328(a).

The documents highlighted above must be filed

- ☐ on or before the last day to object to discharge has expired,
- or
- ☐ on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.

_____ A hearing on this matter has been scheduled at the following date and time.

Hearing Date/Time: _____

Hearing Location: _____

Courtroom: _____

In re:
Robert McEady
Debtor

Case No. 17-28107-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 28, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2022:

Recip ID	Recipient Name and Address
db	+ Robert McEady, 74 Raintree Dr., Sicklerville, NJ 08081-4922

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR BY MERGER ET.AL. nj-ecfmail@mwclaw.com, alubin@milsteadlaw.com
Bonnie M. Weir	on behalf of Attorney The Weir Law Firm LLC bmw@weirlawfirm.com
Daniel P. Mazo	on behalf of Creditor Santander Bank N.A. dmazo@santander.us, ltorres1@sovereignbank.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, Successor in Interest to Bank of America, National Association as Trustee, successor by merger to LaSalle Bank, National Association as Trustee for Washingt dearlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	

District/off: 0312-1

User: admin

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Date Rcvd: Mar 28, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Hermitage at Main Street Condominium Association eholdren@hillwallack.com
jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Harold N. Kaplan

on behalf of Creditor New Residential Mortgage Loan Trust hkaplan@rasnj.com informationathnk@aol.com

Harold N. Kaplan

on behalf of Creditor New Residential Mortgage Loan Trust 2017-1 hkaplan@rasnj.com informationathnk@aol.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmil@standingtrustee.com summarymail@standingtrustee.com

Jonathan C. Schwalb

on behalf of Creditor Nationstar Mortgage D/B/A Mr. Cooper as servicer for New Residential Mortgage Loan Trust 2017-1
bankruptcy@friedmanvartolo.com

Laura M. Egerman

on behalf of Creditor New Residential Mortgage Loan Trust 2017-1 bkyecf@rasflaw.com
bkyecf@rasflaw.com;legerman@rasnj.com

Mark A. Roney

on behalf of Creditor Hermitage at Main Street Condominium Association mroney@hillwallack.com
kgardiner@HillWallack.com;mroney@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor New Residential Mortgage Loan Trust 2017-1 smncina@raslg.com

Stuart A. Platt

on behalf of Creditor Borough of Stratford platt@theplattlawgroup.com

Thomas G. Egner

on behalf of Debtor Robert McEady tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17